

Amendments to the Claims:

1-53. (Cancelled)

54. (New) A centralized online health care management system, comprising:

a health intermediary system configured to coordinate reimbursement between a health care provider and a health care consumer for a health care expenditure for health care that has been or will be provided to the health care consumer,

wherein the health intermediary system is further configured to process transaction parameters related to the health care expenditure,

the processing of the transaction parameters includes the health intermediary system further configured to receive from the health care provider claim related information for the reimbursement of the health care expenditure, and the health intermediary system further configured to receive from the health care consumer claim related information and verification information for the reimbursement of the health care expenditure, and

the health intermediary system further includes:

a processing host device coupled over a communications network to a payment host system and configured to allocate financial resources of an online health account of the health care consumer and an account of the health care provider for electronically reimbursing the health care provider for the health care expenditure,

wherein the allocating of the financial resources for the health care includes the processing host device configured to request, gather and receive the transaction parameters for the health care expenditure from the health care consumer and the health care provider, and transaction parameters from the payment host system, and

the online health account includes plural accounts of the health care consumer, the plural accounts selected from a bank account, a credit card account, a debit card account, a credit line, an insurance account, a health account provided by an employer, and a health savings account.

55. (New) The system of claim 54, wherein the health intermediary system further comprises:

a communications interface with the communications network and configured to enable the health care intermediary system to communicate with the health care consumer, the health care provider, and the payment host system.

56. (New) The system of claim 55, wherein the communications interface is further configured to generate a web page accessible to the health care provider for receiving from the health care provider the claim related information for the reimbursement for the health care expenditure, and to generate a web page accessible to the health care consumer for receiving from the health care consumer the claim related information and the verification information for the health care expenditure.

57. (New) The system of claim 54, further comprising:

a payment host system coupled to the processing host device over the communications network and configured to transfer between the financial resources of the online health account of the health care consumer and the account of the health care provider for the electronic reimbursement of the health care provider for the health care expenditure.

58. (New) The system of claim 54, wherein the health intermediary system further comprises:

a services host device configured to offer a services database to the health care consumer, enable the health care consumer to search through a directory of information, including a directory of health care providers, and generate results based on search parameters.

59. (New) The system of claim 58, wherein the services host device is further configured to enable the health care consumer to search for a health care provider by location, by costs, by affiliation and/or by specialty.

60. (New) The system of claim 58, wherein the services host device is further configured to provide health monitoring programs and assessments that enable the health care consumer to proactively manage health care.

61. (New) The system of claim 60, wherein the services host device is further configured to provide the health monitoring programs and the assessments by tracking lifestyle and regimens of the health care consumer.

62. (New) The system of claim 60, wherein the services host device is further configured to provide the health monitoring programs and the assessments by prompting the health care consumer for information related to age, profession, and/or gender, and based on the prompted information proactively manage the health care of the health care consumer, including reminding the health care consumer to participate in checkups, and tracking lifestyle information of the health care consumer with a goal of minimizing medical problems by detecting a condition or risk factor of the health care consumer at an early stage.

63. (New) The system of claim 54, wherein the health intermediary system further comprises:

a storage host device configured to maintain data regarding the health care consumer, including information about an identity and account information of the health care consumer.

64. (New) The system of claim 63, wherein the storage host device is further configured to maintain data regarding the health care consumer, including information related to a plurality of health care plans, including repricing options.

65. (New) The system of claim 63, wherein the storage host device is further configured to maintain data regarding the health care consumer, including information related to a plurality of health care program factors, including additional insurance, and indicators that can be used to adjust a cost of health care for the health care consumer.

66. (New) The system of claim 63, wherein the storage host device is further configured to maintain data regarding the health care consumer, including information about relationships with one or more health care providers.

67. (New) The system of claim 54, wherein the health intermediary system further comprises:

a security host device configured to verify identification and transaction information that is transmitted and received by the health intermediary system.

68. (New) The system of claim 67, wherein the security host device is further configured to verify an identity of users and systems communicating with the health care intermediary system.

69. (New) The system of claim 67, wherein the security host device is further configured to verify the transaction parameters transmitted and received by the health care intermediary system.

70. (New) The system of claim 58, wherein the services host device is further configured to generate content, including health management tools, health workbooks, health news, and a health library.

71. (New) The system of claim 58, wherein the services host device is further configured to generate content, including access to a news article related to a medical condition.

72. (New) The system of claim 54, wherein the health care intermediary system is further configured to solicit feedback regarding the health care provider from the health care consumer.

73. (New) The system of claim 72, wherein the health care intermediary system is further configured to solicit the feedback, including questioning the health care consumer as to timeliness of service and quality of health care provided by the health care provider.

74. (New) The system of claim 58, wherein the services host device is further configured to integrate information provided by the health care consumer with other information, including allowing the health care consumer access a health care provider database of the services host device to select the health care provider.

75. (New) The system of claim 74, wherein, after the health care consumer is treated by the health care provider and the health care provider is reimbursed from the online health account, the services host device is further configured to integrate information about a cost of reimbursement, such that subsequent access to the services host device by the health care consumer includes providing to the health care consumer the cost of the reimbursement.

76. (New) The system of claim 74, wherein the services host device is further configured to associate the selected health care provider with a profile of the health care consumer, such that subsequent searches display previously selected health care providers.

77. (New) The system of claim 58, wherein the services host device is further configured to identify a health care provider that meets criteria specified by the health care consumer, including enabling the health care consumer to identify one or more health care providers in a specified geographic radius.

78. (New) The system of claim 58, wherein the services host device is further configured to identify a health care provider that meets criteria specified by the health care consumer, including enabling the health care consumer to identify one or more health care providers based on cost criteria.

79. (New) The system of claim 54, further comprising:

a magnetic card configured for the health care consumer and including information regarding the health savings account, enabling the health care consumer to reimburse the health care provider for health care provided,

wherein health care provider debits the health savings account for the health care provided using the magnetic card.

80. (New) The system of claim 58, wherein the services host device is further configured to integrate content from disparate sources, including combining data from the health care provider with data from a partner, and combining information from multiple partners to create a composite of information from multiple sources and which is displayed to

the health care consumer enabling a view of information not previously linked or accessible on a same display.

81. (New) The system of claim 58, wherein the services host device is further configured to generate a detailed display of health care provider information, including data and links with location information, contact information, cost data, Health Care Financing Administration data, tax data, and licensing information, including sanctions.

82. (New) The system of claim 58, wherein the services host device is further configured to combine information regarding the online health account with the services database, including automatically populating portions of the services database with content specific to the health care consumer.

83. (New) The system of claim 54, wherein the processing host device is further configured to establish the health saving account of the online health account with a taxable portion and a nontaxable portion to send and receive financial resources therefrom.

84. (New) The system of claim 83, wherein the online health account is further configured to process health care transactions, and

the health care intermediary system sets preferences for the taxable portion and the nontaxable portion of the health saving account based on input from the health care consumer.

85. (New) The system of claim 55, wherein the web page accessible to the health care consumer is configured to allow the health care consumer to allocate funds for electronically reimbursing the health care provider for the health care expenditure for a health care transaction, and

the health care transaction includes selecting health care, receiving health care, and reimbursing for provided health care.

86. (New) The system of claim 55, wherein the electronic reimbursement of the health care provider for the health care expenditure is initiated by the health care consumer, including providing a credit or debit card that debits the online health account, or

the electronic reimbursement of the health care provider for the health care expenditure is initiated by the health care provider, including the health care provider using a computing device to initiate the reimbursement.

87. (New) The system of claim 86, wherein the health care consumer provides a proprietary card of the health care intermediary system to a card reader.

88. (New) The system of claim 86, wherein the health care consumer provides a smart card that includes an ability to provide or direct resources for the reimbursement.

89. (New) The system of claim 86, wherein the health care provider accesses a web site administered by the health care intermediary system to initiate the reimbursement.

90. (New) The system of claim 86, wherein with the reimbursement initiated, the health care intermediary system receives a reimbursement request.

91. (New) The system of claim 86, wherein completing of the reimbursement includes the health care consumer acknowledging or authorizing the health care expenditure via a web form generated by the health care intermediary system.

92. (New) The system of claim 91, wherein the health care intermediary system is further configured to display an adjusted online health account reflecting the completed reimbursement.

93. (New) The system of claim 54, wherein the processing host device is further configured to calculate whether a maximum expenditure limit has been exceeded for the online health account, including an annual cap on deductions that can be debited from the health savings account.

94. (New) The system of claim 93, wherein, if the maximum expenditure has been exceeded, the processing host device is further configured to determine whether a third party provides a portion of cost of health care for the health care consumer and if so, all or a portion of the remaining charges are transferred to the third party provider, including the insurance company or the employer of the health care consumer, and if not, no allocating of resources from the third party is performed.